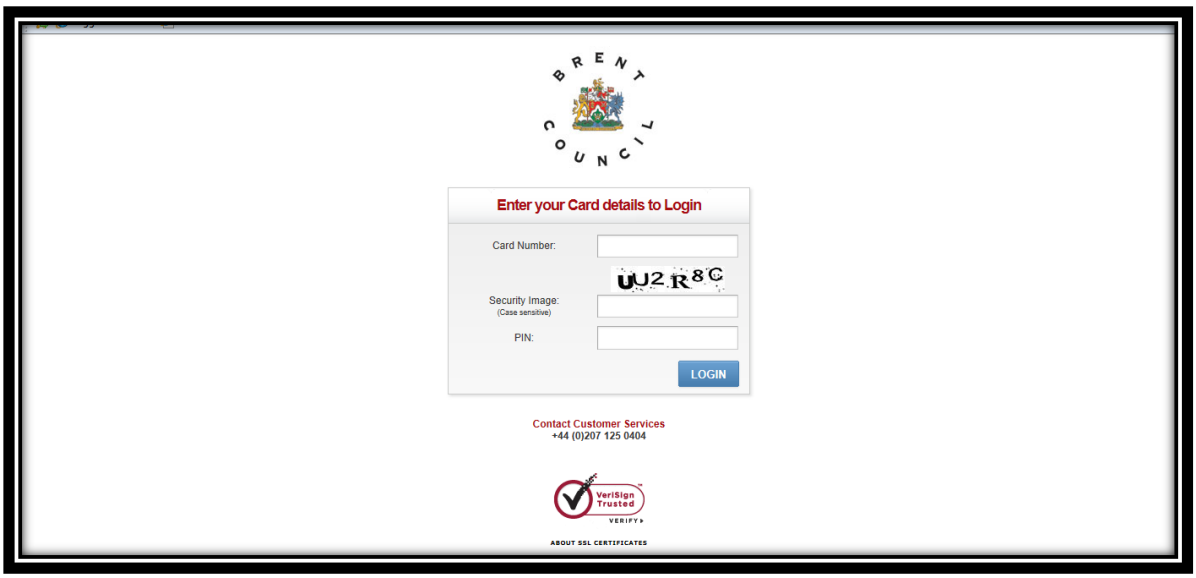
TITLE:	**Brent Prepaid Card CCP User Guide**
VERSION:	**3.0**
COMPLETED BY:	**Kerry Glockling**

CONTENTS

1. Logging In 3
2. View Account Details 4
3. View Transaction History 4
4. Edit Account Details: 6
5. Load Funds 6
6. Payment Request 8
6.1 Previous Payee/beneficiary 8
6.2 Select Payment type 9
6.3 Payee/Beneficiary 9
6.4 Account Number 9
6.5 Enter Sort Code 10
6.6 Amount 10
6.7 Invoice Number or Reference 10
6.8 Supporting Documents 11
6.9 Invoice Date 11
6.10 Upload Supporting Docs 12
6.11 Submit Request 12
7. Supporting Documents 13
8. FAQ'S 13
9. Contact US 14
10. Terms and Conditions 15
11. Logging Out 18

1. LOGGING IN

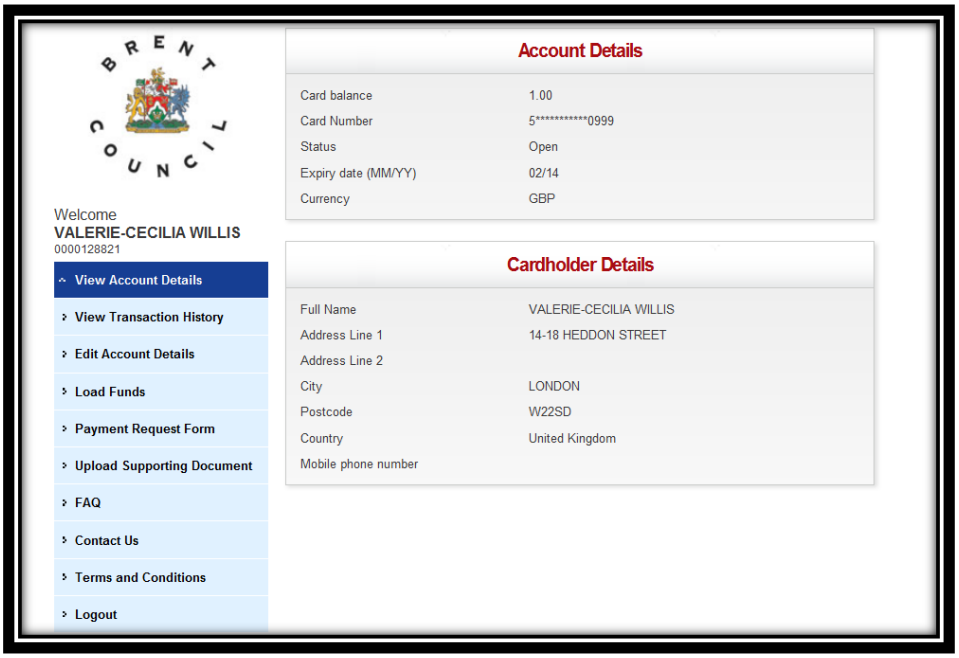
Cardholders will access their cardholder account from the following URL.
https://www.prepaidfinancialservices.com/brent/login.aspx



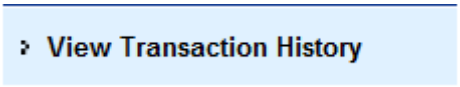
- The cardholder enters their card number and the security image as it appears on the screen.
- The security image is always entered in Capital letters and should be entered as seen on the screen. NOTE the security image times out after 90 seconds and the page will need to be refreshed to generate a new security image.
- The cardholder will enter their PIN and select 'login'

2. VIEW ACCOUNT DETAILS

When the cardholder logs in they will be taken to the 'view account details' page, this page displays the basic account information as per below. From this page the cardholder can use the buttons on the left hand side to perform various functions from their account.



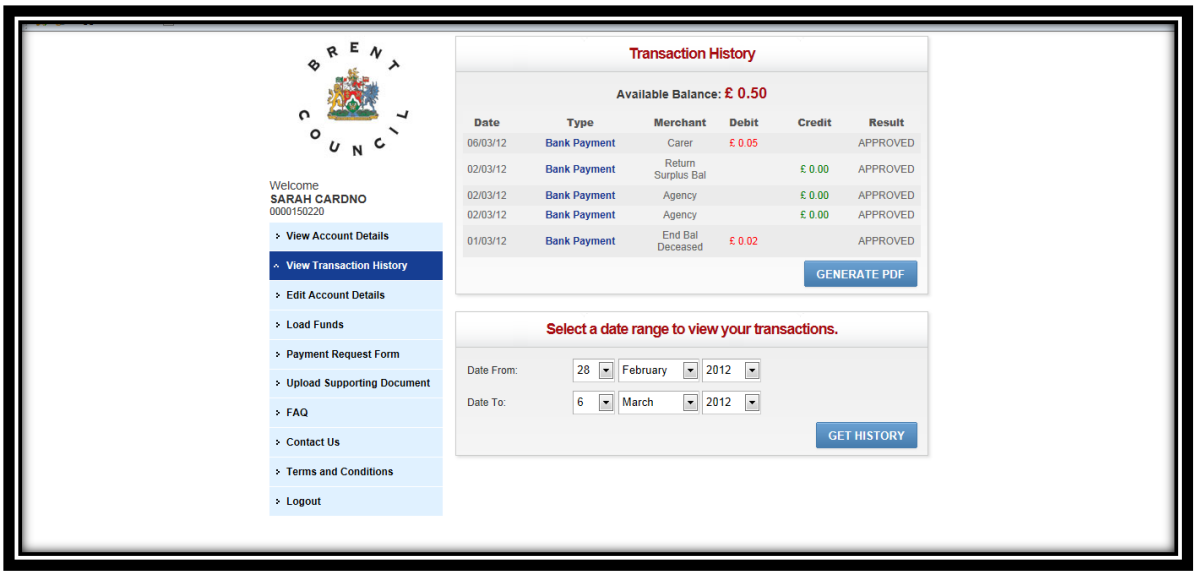
3. VIEW TRANSACTION HISTORY



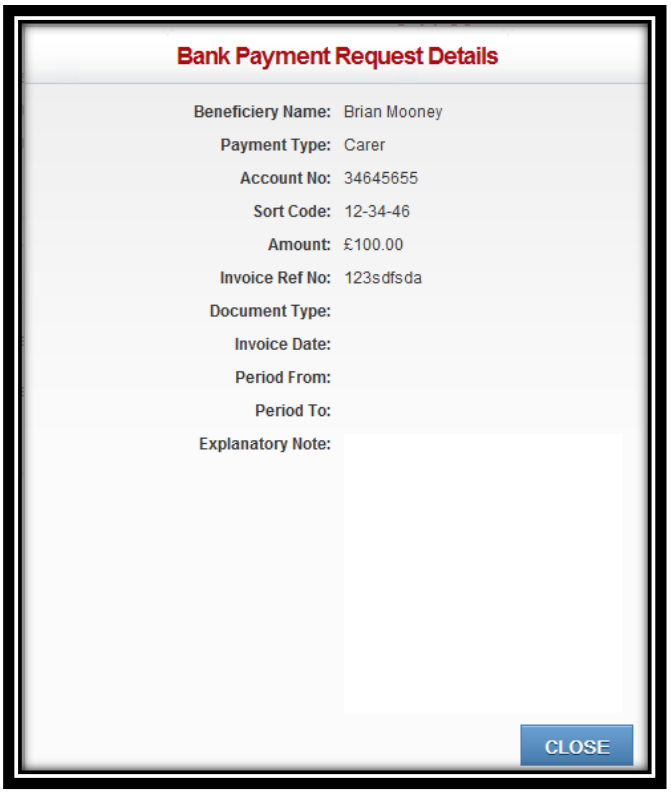
This allows the cardholder to view the activity on their card. The cardholder can search by date range to view transactions as they so wish (see below)

A cardholder can aslo generate a PDF statement for the date range they have selected by selecting the 'generate PDF' function.

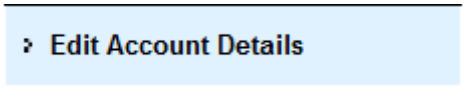
*NOTE if a cardholder requests a paper statement at the time their card is created, they will be posted one. Cardholders will not automatically receive paper statements.



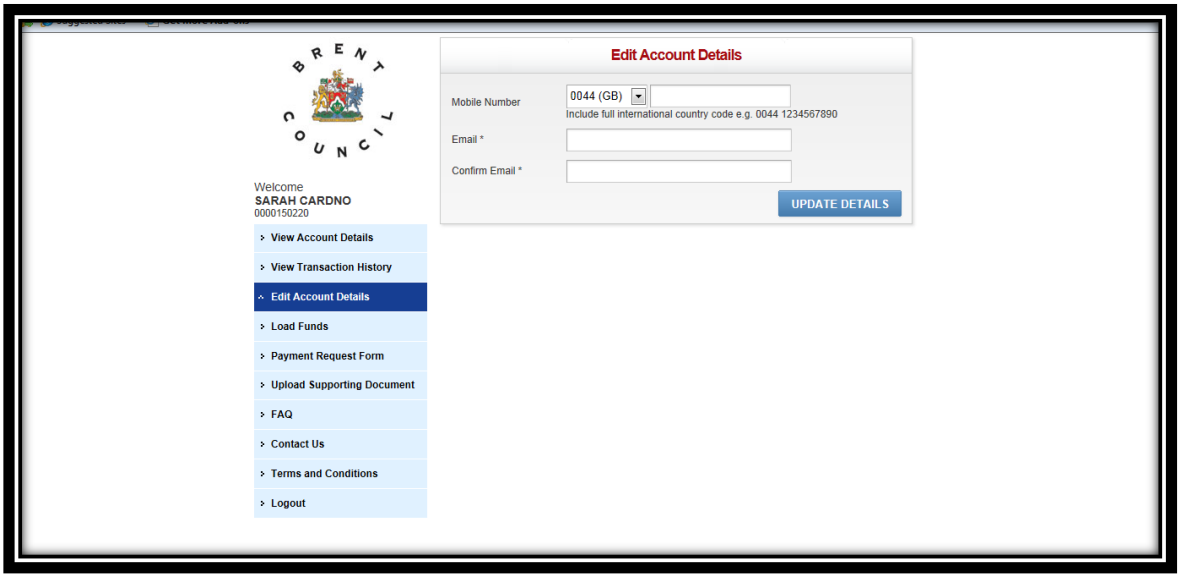
If a cardholder wants to see more information on a bank payment that has been processed from their card they can do so by selecting the transaction in question under ' type' in the transction history. The information will be displayed to the cardholder as per the picture below, the fields populated will be dependant on the fields completed at the time of the request.



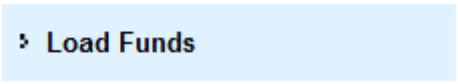
4. EDIT ACCOUNT DETAILS:

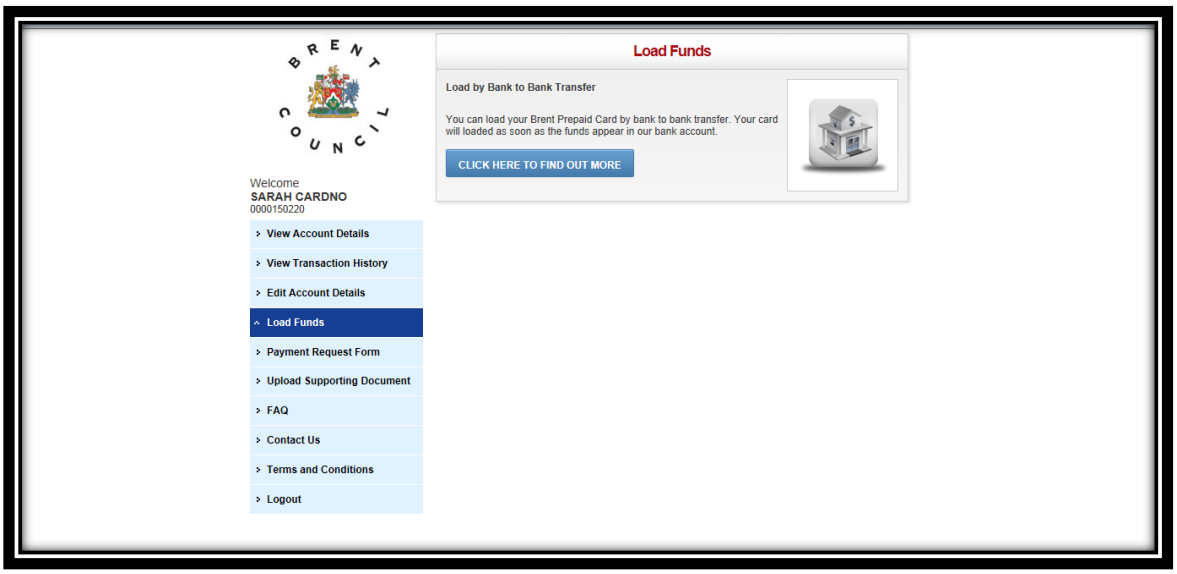


The cardholder can use this function to edit their mobile number and email address ONLY. Should the cardholder need to change their address they need to ring customer services and we can facilitate the change (see below)



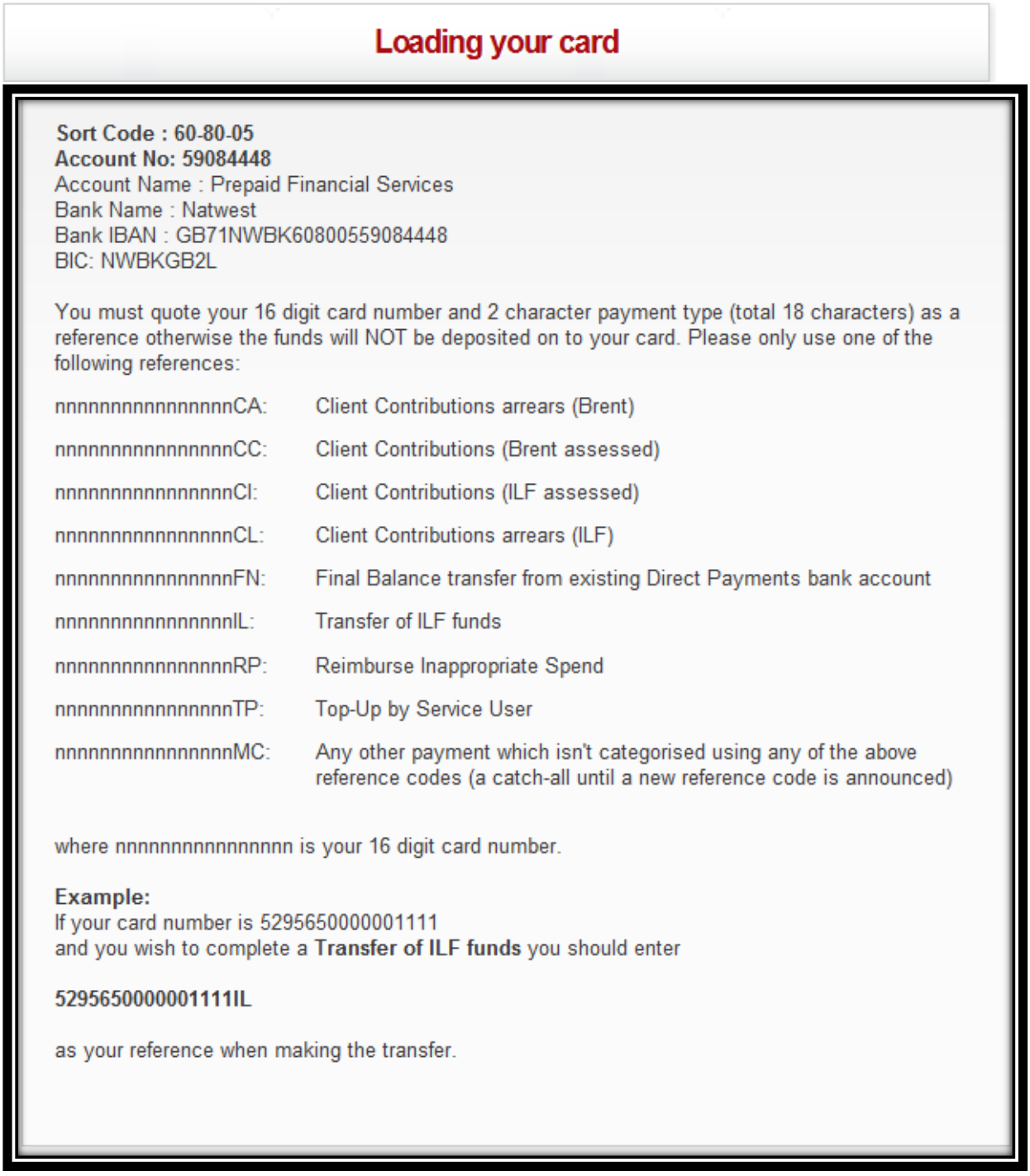
5. LOAD FUNDS




Load Funds
Load by Bank to Bank Transfer
You can load your Brent Prepaid Card by bank to bank transfer. Your card will loaded as soon as the funds appear in our bank account.
CLICK HERE TO FIND OUT MORE
Welcome
SARAH CARDNO
0000150220
View Account Details
View Transaction History
Edit Account Details
Load Funds
Payment Request Form
Upload Supporting Document
FAQ
Contact Us
Terms and Conditions
Logout

Brent Cardholders can only load by bank transfer.

When they click on 'click here to find out more' they will be taken to the detailed instructions as per below:



Loading your card

Sort Code : 60-80-05
Account No: 59084448
Account Name : Prepaid Financial Services
Bank Name : Natwest
Bank IBAN : GB71NWBK60800559084448
BIC: NWBKGB2L

You must quote your 16 digit card number and 2 character payment type (total 18 characters) as a reference otherwise the funds will NOT be deposited on to your card. Please only use one of the following references:

nnnnnnnnnnnnnnnnCA:	Client Contributions arrears (Brent)
nnnnnnnnnnnnnnnnCC:	Client Contributions (Brent assessed)
nnnnnnnnnnnnnnnnCI:	Client Contributions (ILF assessed)
nnnnnnnnnnnnnnnnCL:	Client Contributions arrears (ILF)
nnnnnnnnnnnnnnnnFN:	Final Balance transfer from existing Direct Payments bank account
nnnnnnnnnnnnnnnnIL:	Transfer of ILF funds
nnnnnnnnnnnnnnnnRP:	Reimburse Inappropriate Spend
nnnnnnnnnnnnnnnnTP:	Top-Up by Service User
nnnnnnnnnnnnnnnnMC:	Any other payment which isn't categorised using any of the above reference codes (a catch-all until a new reference code is announced)

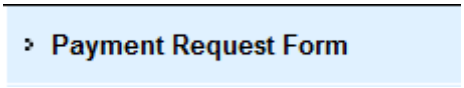
where nnnnnnnnnnnnnnnn is your 16 digit card number.

Example:
If your card number is 5295650000001111
and you wish to complete a **Transfer of ILF funds** you should enter

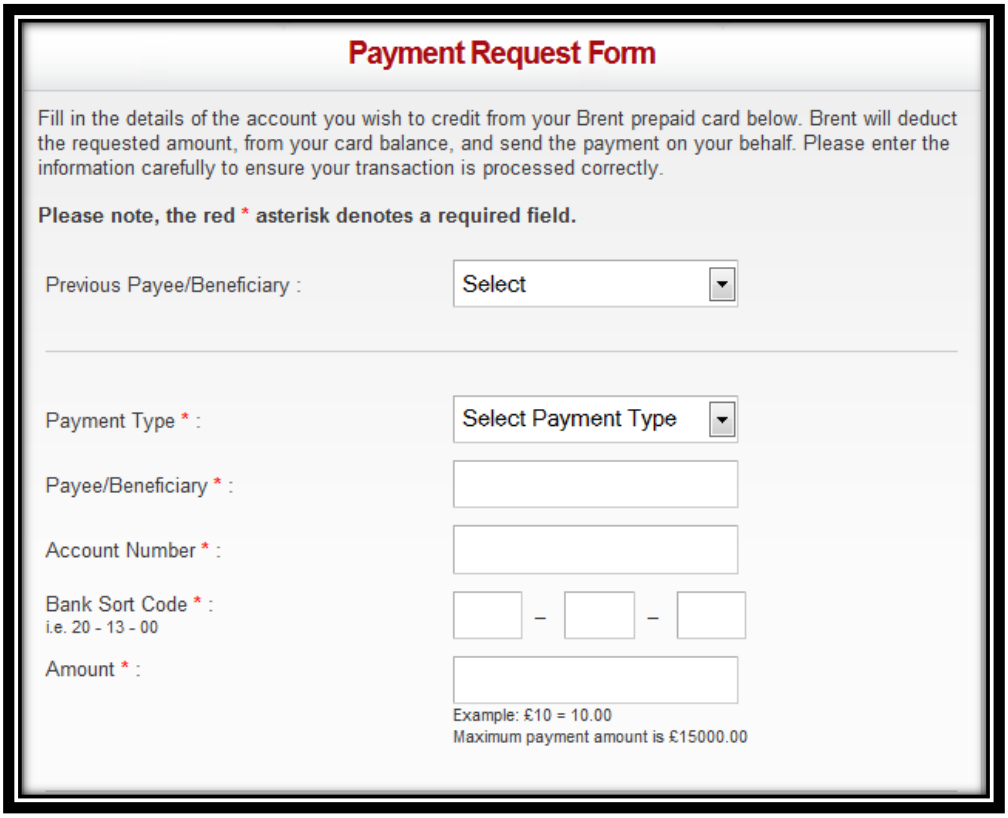
5295650000001111IL

as your reference when making the transfer.

6. PAYMENT REQUEST



With this function the cardholder can make a payment from their Brent Card to any bank account or pay a third party bill. All that is required is for the cardholder to follow the payment request instruction form and enter name of the payee, a reference/Invoice number, payment type, account number and the amount they wish to pay to the payee.

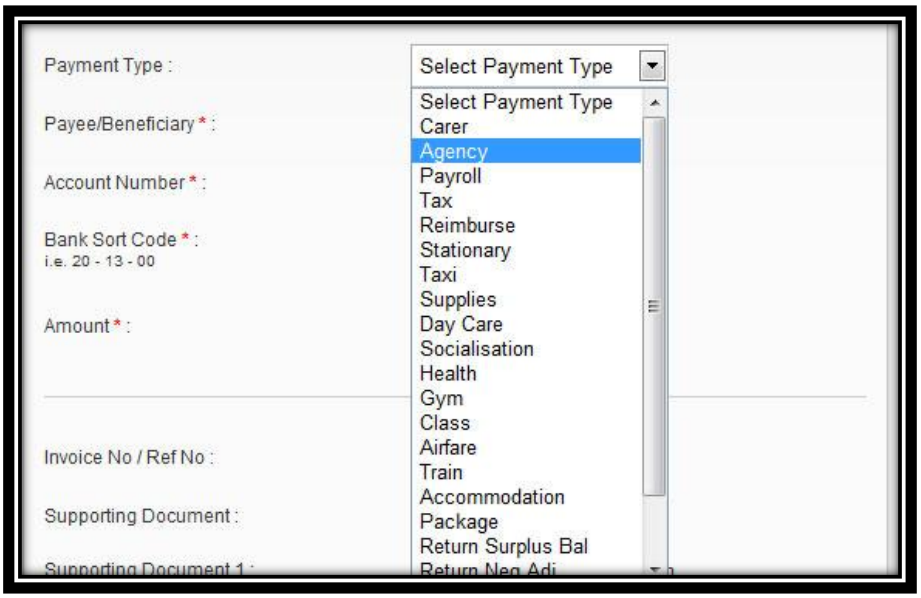

Payment Request Form
Fill in the details of the account you wish to credit from your Brent prepaid card below. Brent will deduct the requested amount, from your card balance, and send the payment on your behalf. Please enter the information carefully to ensure your transaction is processed correctly.
Please note, the red * asterisk denotes a required field.
Previous Payee/Beneficiary :
Select
Payment Type * :
Select Payment Type
Payee/Beneficiary * :
Account Number * :
Bank Sort Code * :
i.e. 20 - 13 - 00
Amount * :
Example: £10 = 10.00
Maximum payment amount is £15000.00

6.1 PREVIOUS PAYEE/BENEFICIARY

To a beneficiary you have paid before. Simply select that beneficiary from the drop down menu at the top of the screen. All of the details you used to make the previous payment will automatically be populated in the form by our system. All that remains is to click the 'Submit' button at the bottom of the page.

6.2 SELECT PAYMENT TYPE

Next you must select the type of payment you wish to make from the categories provided in the drop down menu.

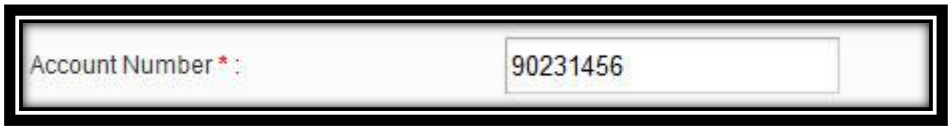


6.3 PAYEE/BENEFICIARY

Next you must enter the name of the person you wish to pay.

6.4 ACCOUNT NUMBER

Next you must enter the bank account number of the person you wish to pay.



6.5 ENTER SORT CODE

Next you must enter the sort code of the person you wish to pay

6.6 AMOUNT

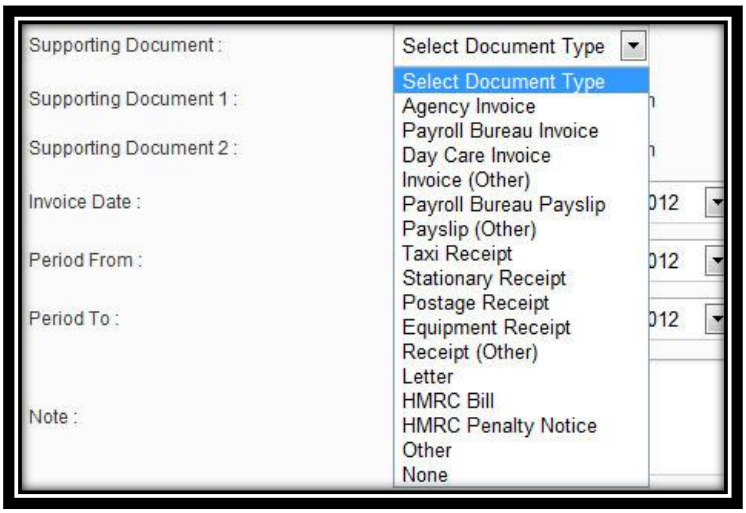
Enter the amount you wish to credit
In the example below the cardholder is transferring an amount of £300 to the beneficiary.

6.7 INVOICE NUMBER OR REFERENCE

If there is a specific invoice number or reference to correspond with the payment please enter this in the field provided. In certain circumstances our system will prepopulate the invoice data dependent on the information you have provided.

6.8 SUPPORTING DOCUMENTS

When submitting supporting documents with your payment request. Please select the appropriate option from the drop down menu.

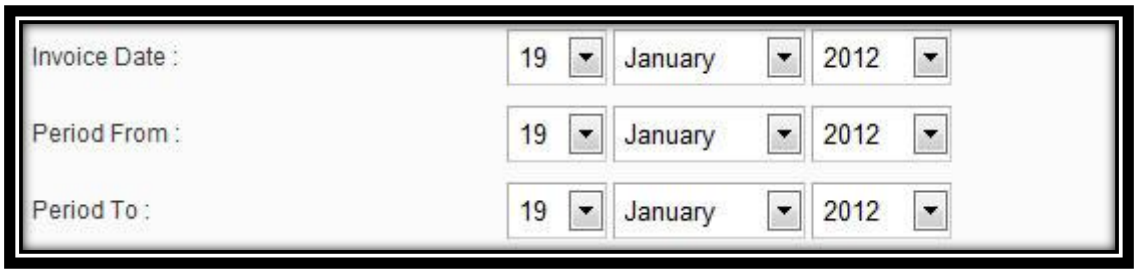


If you do not have supporting documents select the 'None' option.
If the option you wish to select is not available in the menu please select the 'Other' option.
If you select 'None' or 'Other' you may be required to provide some explanatory information in the notes field provided.

If None/Other then why * :
If required, please add an Explanatory Note to better explain this expenditure to the Brent Council Direct Payments Monitoring Team

6.9 INVOICE DATE

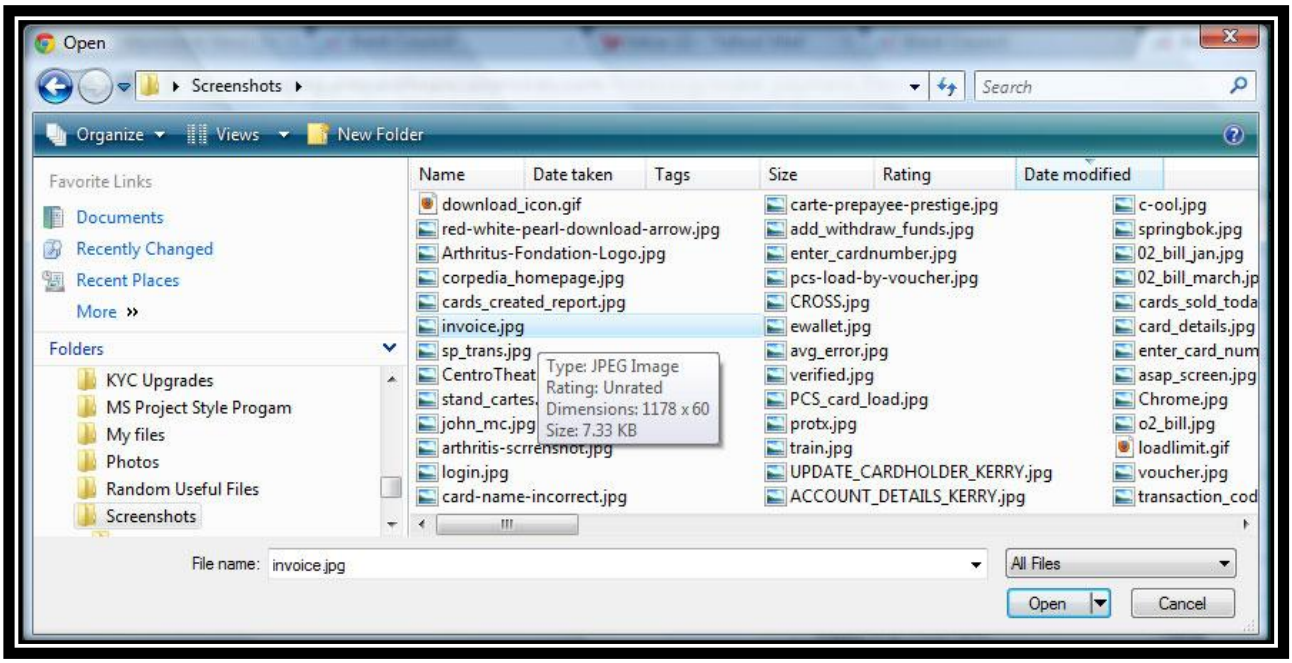
If appropriate please enter the date you received your invoice on.
Then add the date range the invoice covers.



6.10 UPLOAD SUPPORTING DOCS

Cardholders have the capacity to upload supporting documents to accompany any payment request.
Simply scan the documents to a location on your computer.
Click the button marked 'Choose file'

A dialogue box will open. Select the file you wish to upload and select open. This will upload the document that you have selected to your payment request.

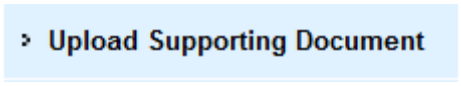


Once the request has been submitted and email will be triggered to notify Brent the documents have been uploaded and they need to download/view them.

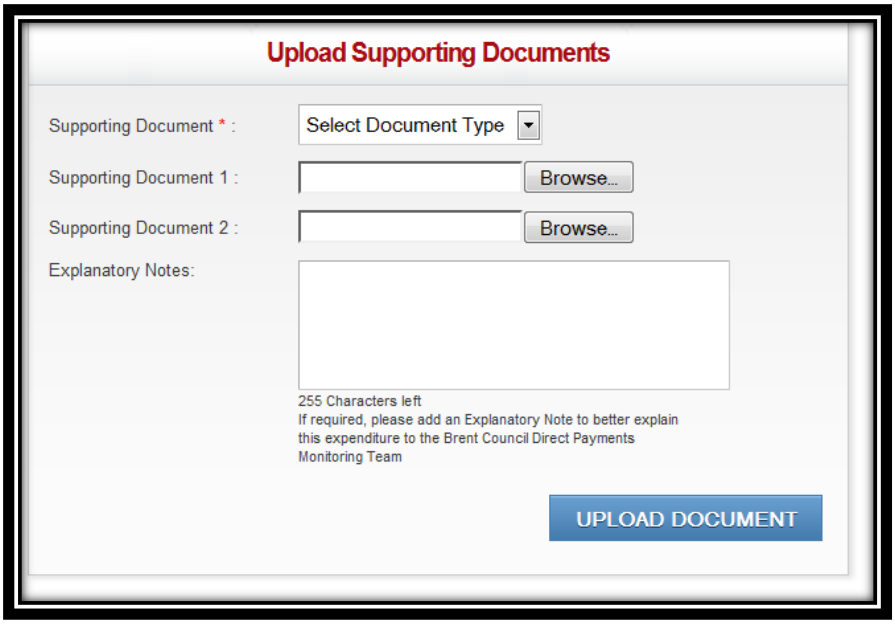
6.11 SUBMIT REQUEST

Once all the relevant information has been entered the request needs to be submitted for processing. This is done by selecting 'submit request'

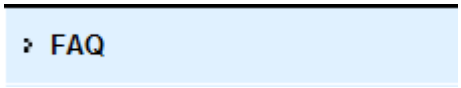
7. SUPPORTING DOCUMENTS



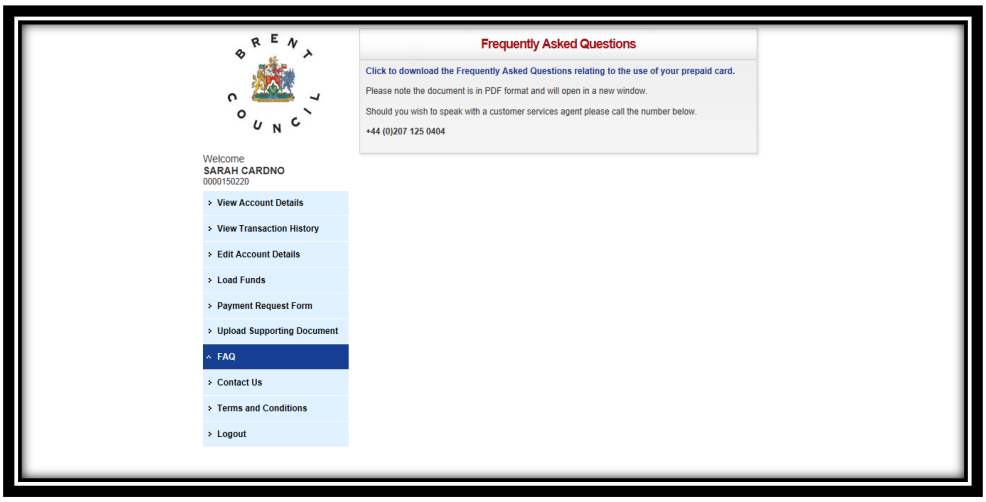
There may be instances when the cardholder cannot supply documents at the time of a payment request or has been requested to provide further documents. In these instances they can upload additional documents using this button.


Upload Supporting Documents
Supporting Document * :
Select Document Type
Supporting Document 1 :
Browse...
Supporting Document 2 :
Browse...
Explanatory Notes:
255 Characters left
If required, please add an Explanatory Note to better explain this expenditure to the Brent Council Direct Payments Monitoring Team
UPLOAD DOCUMENT

8. FAQ'S

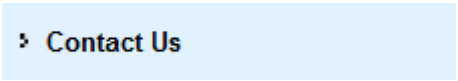


Here the customer can download the FAQ document.

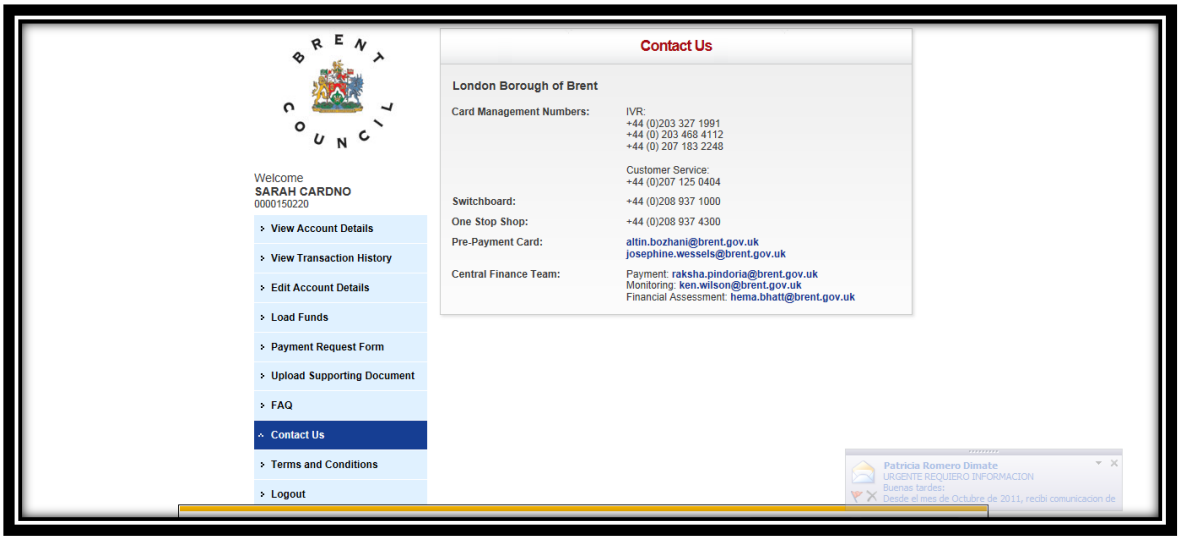

Frequently Asked Questions
Click to download the Frequently Asked Questions relating to the use of your prepaid card.
Please note the document is in PDF format and will open in a new window.
Should you wish to speak with a customer services agent please call the number below.
+44 (0)207 125 0404
Welcome
SARAH CARDNO
0000150220
View Account Details
View Transaction History
Edit Account Details
Load Funds
Payment Request Form
Upload Supporting Document
FAQ
Contact Us
Terms and Conditions
Logout

Brent_prepaid_card_ faqs_v2.pdf

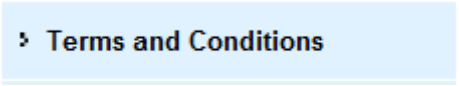
9. CONTACT US



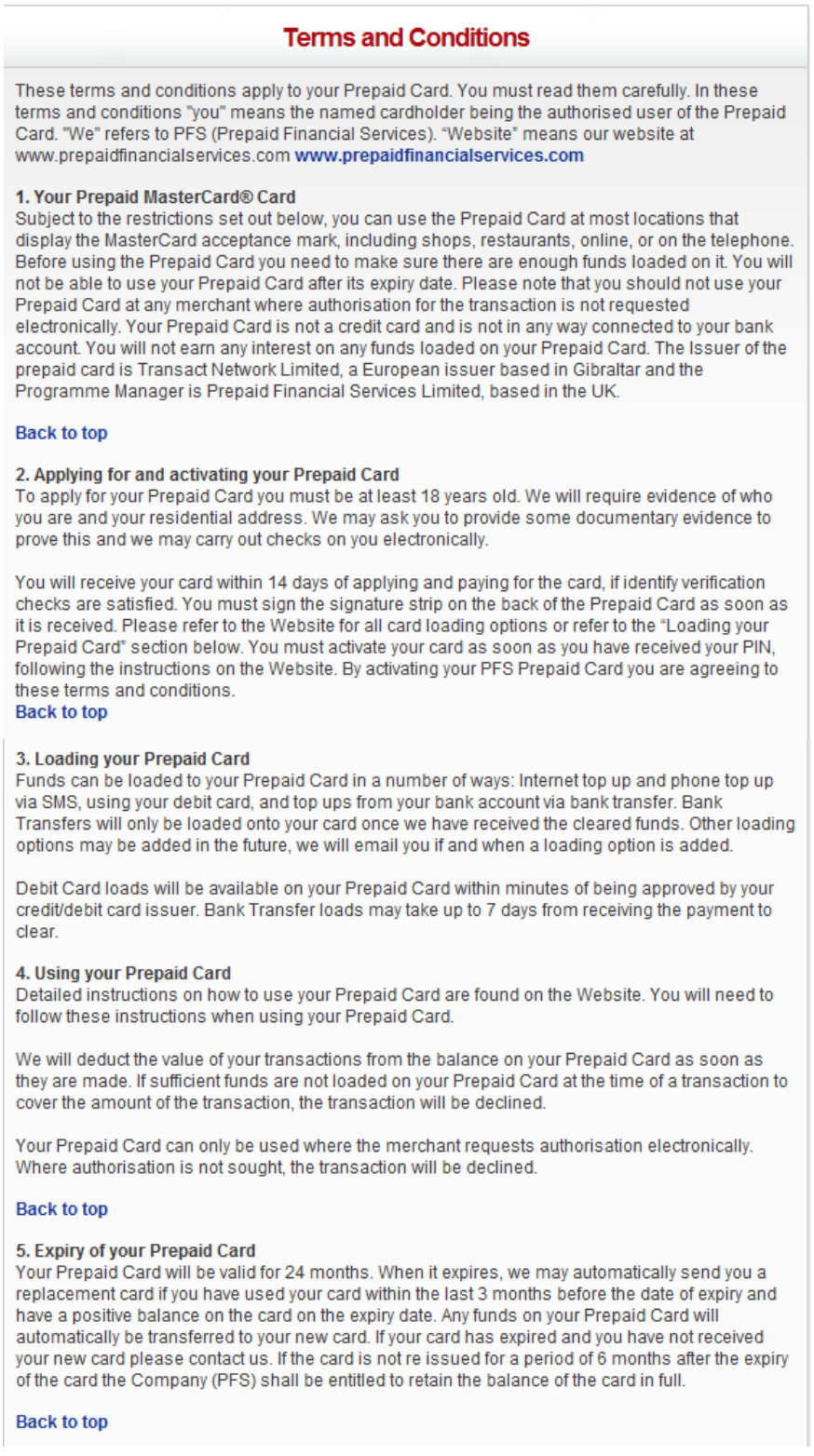
The Contact us page provides the necessary contact information for the cardholder.



10. TERMS AND CONDITIONS



Here the customer can view the cards terms and conditions.



Terms and Conditions

These terms and conditions apply to your Prepaid Card. You must read them carefully. In these terms and conditions "you" means the named cardholder being the authorised user of the Prepaid Card. "We" refers to PFS (Prepaid Financial Services). "Website" means our website at www.prepaidfinancialservices.com **www.prepaidfinancialservices.com**

1. Your Prepaid MasterCard® Card
Subject to the restrictions set out below, you can use the Prepaid Card at most locations that display the MasterCard acceptance mark, including shops, restaurants, online, or on the telephone. Before using the Prepaid Card you need to make sure there are enough funds loaded on it. You will not be able to use your Prepaid Card after its expiry date. Please note that you should not use your Prepaid Card at any merchant where authorisation for the transaction is not requested electronically. Your Prepaid Card is not a credit card and is not in any way connected to your bank account. You will not earn any interest on any funds loaded on your Prepaid Card. The Issuer of the prepaid card is Transact Network Limited, a European issuer based in Gibraltar and the Programme Manager is Prepaid Financial Services Limited, based in the UK.

Back to top

2. Applying for and activating your Prepaid Card
To apply for your Prepaid Card you must be at least 18 years old. We will require evidence of who you are and your residential address. We may ask you to provide some documentary evidence to prove this and we may carry out checks on you electronically.

You will receive your card within 14 days of applying and paying for the card, if identify verification checks are satisfied. You must sign the signature strip on the back of the Prepaid Card as soon as it is received. Please refer to the Website for all card loading options or refer to the "Loading your Prepaid Card" section below. You must activate your card as soon as you have received your PIN, following the instructions on the Website. By activating your PFS Prepaid Card you are agreeing to these terms and conditions.
Back to top

3. Loading your Prepaid Card
Funds can be loaded to your Prepaid Card in a number of ways: Internet top up and phone top up via SMS, using your debit card, and top ups from your bank account via bank transfer. Bank Transfers will only be loaded onto your card once we have received the cleared funds. Other loading options may be added in the future, we will email you if and when a loading option is added.

Debit Card loads will be available on your Prepaid Card within minutes of being approved by your credit/debit card issuer. Bank Transfer loads may take up to 7 days from receiving the payment to clear.

4. Using your Prepaid Card
Detailed instructions on how to use your Prepaid Card are found on the Website. You will need to follow these instructions when using your Prepaid Card.

We will deduct the value of your transactions from the balance on your Prepaid Card as soon as they are made. If sufficient funds are not loaded on your Prepaid Card at the time of a transaction to cover the amount of the transaction, the transaction will be declined.

Your Prepaid Card can only be used where the merchant requests authorisation electronically. Where authorisation is not sought, the transaction will be declined.

Back to top

5. Expiry of your Prepaid Card
Your Prepaid Card will be valid for 24 months. When it expires, we may automatically send you a replacement card if you have used your card within the last 3 months before the date of expiry and have a positive balance on the card on the expiry date. Any funds on your Prepaid Card will automatically be transferred to your new card. If your card has expired and you have not received your new card please contact us. If the card is not re issued for a period of 6 months after the expiry of the card the Company (PFS) shall be entitled to retain the balance of the card in full.

Back to top

6. Keeping your Prepaid Card secure
You should treat your Prepaid Card like cash. If it is lost or stolen, you may lose some or all of your money on your Prepaid Card, in the same way as if you lost cash in your wallet or purse. As a result, you must keep your Prepaid Card safe and not let anyone else use it. If you are issued with a PIN, you must immediately memorise it and destroy the notification. You must keep your PIN secret at all times. Do not write it down or reveal it to anyone. In no circumstances will we or should you reveal your PIN to a third party.

We recommend that you check the balance on your Prepaid Card regularly online at the Website. You can see your Prepaid Card balance and recent transactions online at any time.

If you lose your Prepaid Card or it is stolen, or you suspect that your Prepaid Card has been used by someone other than you, you must tell us immediately by calling us on our lost and stolen card helpline +44 (0) 207 125 0404 so we can cancel your Prepaid Card. In the event that your Prepaid Card is lost, stolen or misused by someone without your permission, you may have to pay part of the loss up to a reasonable sum of any loss incurred. If your Prepaid Card is misused with your permission you will probably be liable for ALL losses. You will not be liable for losses which take place after you told us about the loss or theft of your Prepaid Card, as long as you confirm this in writing within 7 days.

If, after reporting a Prepaid Card lost, you subsequently find the card, you must not use it. Cut the Prepaid Card in half through the signature box and magnetic strip, and ensure the Chip is cut in half.

If you ask us to do so, we will investigate any disputed transaction or misuse of your Prepaid Card and we may need more information and assistance from you. If this assistance or information is not provided then you may not be entitled to a refund.

We may refund the amount of any transactions which the investigations show are not authorised by you, provided you have kept your Prepaid Card and PIN secure, you have not acted fraudulently, or acted without reasonable care. However, if the investigations show that any disputed transaction was authorised by you, or you have not kept your Prepaid Card or PIN secure, we will not refund the transaction amount.

7. Your liability
In the event that you do not use your Prepaid Card in accordance with these terms and conditions or we find that you are using the Prepaid Card fraudulently, we reserve the right to charge you for any reasonable costs that we incur in taking action to stop you using this Prepaid Card and to recover any monies owed as a result of your activities.

8. Our liability
Like other payment cards, we cannot guarantee a retailer will accept your Prepaid Card, or that we will necessarily authorise any particular transaction. This may be because of a systems problem, something outside our reasonable control, or because we are concerned that your Prepaid Card is being misused. Accordingly, we shall not be liable in any event that a retailer refuses to accept your Prepaid Card, or if we do not authorise a transaction, or if we cancel or suspend use of your Prepaid Card. Unless otherwise required by law, we shall not be liable for any direct or indirect loss or damage you may suffer as a result of your total or partial use or inability to use your Prepaid Card, or the use of your Prepaid Card by any third party.

Back to top

9. Your right to a refund
You may request a refund of the funds on your Prepaid Card provided you have more than £10.00 loaded on your Prepaid Card (or equivalent in US Dollars and Euros, depending on the currency of your card). To do so, send us an e-mail using the 'Contact Us' facility on the Website requesting a refund and confirming that you have destroyed your Prepaid Card by cutting it up.

We will send a cheque to your last notified address or arrange an electronic transfer to a bank account nominated by you. However, to enable us to comply with our legal obligations, we may ask you to provide us with certain information before we can process your refund request.

10. Changes to these Terms and Conditions
We may change these terms and conditions at any time. The up-to-date version of the Prepaid Card terms and conditions will always be available on the Website. If we think that a change is material we will send you an e-mail and/or SMS text message and/or letter at least 30 days before making the change, unless a more immediate change is required by law or other valid reason.

If you are significantly disadvantaged by any such change that we make, you may cancel your Prepaid Card in accordance with our refund policy (see section 9 above)..

11. Your details

You must let us know as soon as possible if you change name, address, telephone number, mobile number or e-mail address. If we contact you in relation to your Prepaid Card, for example, to notify you that we have cancelled your Prepaid Card or to send you a refund by cheque, we will use the most recent contact details you have provided to us. Any e-mail or SMS text message sent to you will be treated as being received as soon as it is sent by us. We will not be liable to you if your contact details have changed and you have not told us.

12. Data protection
In purchasing the Prepaid Card on the Website and using it, you agree that we can use your personal information in accordance with our Privacy Policy. You can tell us if you don't want to receive any marketing materials from us. You have the right to inspect personal data we hold about you. If you wish to inspect your personal data you can contact us in any of the ways set out in the Communication section below.

13. Privacy Policy
The personal information that is collected when you apply for a Prepaid Card will be used by us, our Prepaid Card issuer and third parties (on its behalf) to run your Prepaid Card, process your fund transfers or transactions. We or third parties may also contact you to let you know about services that we believe may be of interest to you, unless you have informed us that you do not want to receive this information. We shall ensure that the appropriate technical and operational security measures are in place to keep the personal data transferred confidential and secure. You may raise queries as to the personal information held by us about you, let us know about changes to your personal information or contact us if you no longer wish us to use your personal information, at any time using the 'Contact Us' facility on the Website.

14. Disputes with retailers
If you have any disputes about purchases made using your Prepaid Card, you should settle these with the person you bought the goods or services from. We are not responsible for the quality, safety, legality or any other aspect of any goods or services purchased with your Prepaid Card. Remember that once you have used your Prepaid Card to make a purchase we cannot stop that transaction.

15. Communication
If you have an enquiry relating to your Prepaid Card, you can use the 'Contact Us' facility on the Website. We will deal with your enquiry promptly. If you do not wish to enquire in this way you can alternatively call our customer service telephone line on +44 (0) 207 125 0404. Call costs from mobile networks or outside the UK may vary. Additionally customer services and IVR functionality will be charged. Please refer to the paragraph 23. of this document.

16. Complaints
The Prepaid Card programme is managed by Prepaid Financial Services Ltd. If you are unhappy in any way with your Prepaid Card or the way it is managed, tell us by using the 'Contact Us' facility on the Website so we can investigate the circumstances for you. Any complaints you have will be dealt with quickly and fairly. You may be able to take unresolved complaints to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800 or +44 (0)20 7964 1000 (for calls from outside the UK) and e-mail: **enquiries@financial-ombudsman.org.uk**

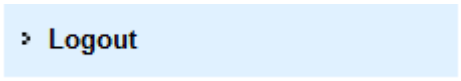
17. Compensation
The Prepaid Card is an electronic money product and although it is a product regulated by the Financial Services Authority, it is not covered by the Financial Services Compensation Scheme. No other compensation scheme exists to cover losses claimed in connection with the Prepaid Card. If you choose to hold a balance of more than £1,000.00 on your Prepaid Card you understand and accept the risks of holding this large amount of money. This means that in the unlikely event that Newcastle Business Society or Transact Network Limited become insolvent your funds may become valueless and unusable and as a result you may lose your money.

Back to top

18. Assignment
We may assign the benefit and burden of these terms and conditions to another company at any time, on giving you at least 30 days prior notice of this. If we do this, your rights will not be affected. You may not assign your rights.

19. Governing law
All communications with you will be in English. These terms and conditions will be construed in accordance with English law and the exclusive jurisdiction of the English courts.

11. LOGGING OUT



From here the cardholder can log out of their cardholder account.